

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Terry Lemann Glover**Case No. **16-11161**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN      ☒ **AMENDED****  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

**Plan Summary**

- A. The Debtor's Plan Payment is scheduled at Variable Payments [ ☒ Pay Order, ☐ Direct Pay ] for 60 months. The gross amount to be paid into the plan is \$125,680.00.
- B. The Plan proposes to pay all allowed priority, special class and secured claims and approximately 6% of the unsecured allowed claims. THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to receive distributions under any plan. Other than adequate protection payments, disbursements will begin after entry of an order of confirmation of the plan.
- C. Value of non-exempt assets \$0.00.
- D. Current monthly income \$4,546.56, - expenses \$2,114.56 = available for plan \$2,432.00.
- E. The total amount to be paid into the Plan shall be increased for tax refunds as set forth in the Standing Order for Chapter 13 Case Administration in this Division. These additional receipts shall be disbursed according to the provisions of the Plan. The IRS or the Debtor(s) are directed to forward the refund to the Trustee.

**Special Plan Provisions**

**Payment of attorney fees**

Michael Baumer will receive \$1500 from available funds at the first disbursement after confirmation. After that the monthly payment will be \$350.00. The plan base and fees provided herein include the confirmation bonus of \$300.00 for obtaining confirmation at the first hearing. If confirmation is not obtained at the first hearing, the fees are reduced by \$300.00.

**ESTIMATED distribution to general unsecured claims**

The percentage provided for in this plan to be paid to the general unsecured creditors is ESTIMATED. The actual distribution may be more or less depending on several factors over the life of the plan including, the actual percentage taken as the trustee fee, the change in a conduit mortgage payment amount, amounts of actual claims filed, and/or claims that are not filed.

**Variable Plan Payments**

Plan payments increase in month 27 after 401(k) loan is paid off.

**Plan Provisions**

**I. Vesting of Estate Property**

Upon confirmation of the plan, all property of the estate shall not vest in the Debtor(s), and shall remain as property of the estate subject to the automatic stay of 11 U.S.C. §362.

Rev. 11/15/13

**UNITED STATES BANKRUPTCY COURT  
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**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 1

**II. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to assume the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to reject the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

**III. Specific Treatment for Payment of Allowed Claims**

**1. DIRECT PAYMENTS BY DEBTOR TO CREDITORS; SURRENDER OF COLLATERAL**

A. Debtor shall pay the following creditors directly:

Creditor Name	Remarks	Debt Amount	Monthly Payment
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B. Debtor shall surrender the following collateral:

Creditor Name / Collateral Surrendered	In Full Satisfaction (Yes/No)	Debt Amount
United Consumer Financial Services vacuum cleaner	No	\$1,699.51

C. Creditor's Direct Communication With Debtors

Creditors whose claims are scheduled to be paid directly by the debtor(s), including creditors with claims secured by real property or vehicles, are authorized to send monthly statements to the debtor(s). They are also authorized to communicate directly with the debtor(s) in response to a debtor's questions about monthly payments, escrow accounts, account balances, increases in monthly payments, and other routine customer service inquiries.

**2. PAYMENTS BY TRUSTEE**

A. Administrative Expenses (including Attorney's fees)

*The Trustee may receive up to 10% of all sums received.*

Creditor	Estimated Amount of Debt	Monthly Payment Amount
Law Office of Michael Baumer	\$2,870.00	Pay per Special Plan Provision

Rev. 11/15/13

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
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**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 2

**B. Ongoing Mortgage Payments**

The Trustee shall pay all post-petition monthly mortgage payments on claims against real property that were delinquent on the petition date ("Ongoing Mortgage Payments"). The Ongoing Mortgage Payments will be in the amount stated in the allowed proof of claim or as fixed by Court order. If the debtor makes a Plan payment that is insufficient for the Trustee to disburse all Ongoing Mortgage Payments required below, such payments will be disbursed in the order listed below. The Trustee shall hold debtor payments until a sufficient amount is received to make a full Ongoing Mortgage Payment. The debtor shall provide to the Trustee all notices received from Mortgage Creditors including statements, payment coupons, impound and escrow notices, default notifications, and notices concerning changes of the interest rate on variable interest rate loans. The automatic stay is modified to permit Mortgage Creditors to issue such notices. Changes to the monthly Ongoing Mortgage Payment or the addition of post-petition mortgage fees and charges shall be effectuated pursuant to the *Standing Order Relating to Ongoing Mortgage Payments in Chapter 13 Cases in the Austin Division*.

Mortgage Creditor / Property Address	Monthly Mortgage Payment (proof of claim controls)	Monthly Late Charge	Interest Rate (for information only)	Payment Due Date (per contract)	Paid by Trustee OR Paid Direct by Debtor (select one)
Ocwen Loan Servicing, LLC 800 Lavaca Loop residence	\$937.37		4.625%		Trustee

**C. Secured Claims - Real Property; Mortgage Arrearage**

The plan will cure pre-petition arrearage claims pursuant to the payment schedule set forth in the plan. The amount of the mortgage arrearage claim to be paid through the plan will be the amount of the mortgage creditors' allowed proof of claim, unless a different amount is established by court order. The amount set forth in the proposed plan and any subsequent order confirming the plan is an estimate only and is not binding on the Debtor(s) or the mortgage creditor and is not an admission on the part of the Debtor(s) nor does it prohibit the Debtor(s) from filing an objection to the mortgage creditor's claim. Unless funds are available to pay all classes on a monthly basis, secured claims will be paid ahead of unsecured claims.

Creditor / Property Address / Description of Collateral	Estimated Claim	Mo. Pmt or Method of Disbursement	Interest Rate (if applicable)	Other Remarks
Ocwen Loan Servicing, LLC 800 Lavaca Loop residence	\$14,400.00	Pro-Rata	0%	

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**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

IN RE: **Terry Lemann Glover**Case No. **16-11161**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN**      ☒ **AMENDED**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 3

**D. Secured Claims - Personal Property; Adequate Protection Payments; MOTIONS TO VALUE COLLATERAL**

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the full amount of the claim, as specified below, plus interest thereon at the rate specified in this Plan. FAILURE OF THE SECURED CREDITOR TO OBJECT TO THE PROPOSED VALUE WILL BE DEEMED ACCEPTANCE OF THE PLAN UNDER SECTION 1325(a)(5)(A). Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section III(2)(E).

In the first disbursement following the filing of a claim by a creditor holding an allowed claim secured by personal property, the Trustee shall commence making adequate protection payments in the amount set out below, unless otherwise ordered by the Court. Such payments shall cease upon confirmation of the plan.

Unless funds are available to pay all classes on a monthly basis, secured claims will be paid ahead of unsecured claims.

Creditor/Collateral	Adequate Protection Payment	Other Treatment/Remarks
Conn's Appliances Inc. television and refrigerator	\$50.00	
Santander Consumer USA Inc. 2015 Dodge Charger	\$100.00	

The Debtor moves to value collateral described below in the amounts indicated. The Debtor(s) declares, under penalty of perjury, that the foregoing values as stated in the above Motion and the Plan for the secured debt are true and correct and to the best of their knowledge represent the replacement value, pursuant to Section 506(a)(2), of the assets held for collateral.

**/s/ Terry Lemann Glover**

Terry Lemann Glover, Debtor

Objections to Valuation of collateral proposed by this plan must be filed no later than fourteen (14) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. Following confirmation of the plan, monthly payments shall be made as follows:

Creditor / Collateral	Est. Claim	Value of Collateral	Monthly Payment	Interest Rate	Pay Value of Collateral (OR) Pay Full Amount of Claim (select one)
Conn's Appliances Inc. television and refrigerator	\$2,516.14	\$2,000.00	Pro-Rata	5%	Pay Value of Collateral
County Line Association 800 Lavaca Loop residence	\$1,569.56	\$19,991.18	Pro-Rata	12%	Pay Full Amount of Claim
Santander Consumer USA Inc. 2015 Dodge Charger	\$29,630.93	\$18,112.50	Pro-Rata	5%	Pay Full Amount of Claim

Secured creditors shall retain their liens on the collateral which is security for their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law, or discharge under 11 U.S.C. Section 1328. In addition, if this case is dismissed or converted without completion of the plan, such liens shall also be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

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**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

IN RE: **Terry Lemann Glover**Case No. **16-11161**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN**      ☒ **AMENDED**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 4

**E. Priority Creditors**

Creditor	Estimated Amount of Debt	Payment Method	Monthly Payment or Method of Disbursement
		1. Before 2. After 3. Along With Secured Creditors	

F. General Unsecured Creditors, [including claims from rejection of contracts, leases and contracts for deed]. The Trustee will pay allowed general, unsecured claims unless otherwise ordered by the Court. Unless otherwise provided below, payments to creditors with allowed general unsecured claims shall be made on a pro rata basis as funds become available after payment of other creditors. It is estimated that distribution to the general unsecured creditors will commence in the 59th month of the Plan.

**G. Cure claims on Assumed Executory Contracts, Contracts for Deed & Leases:**

Creditor	Estimated Amount of Debt	Payment Method	Monthly Payment or Method of Disbursement
		1. Before 2. After 3. Along With Secured Creditors	

**Totals:**

Administrative Claims	<u>\$2,870.00</u>
Arrearage Claims	<u>\$14,400.00</u>
Secured Claims	<u>\$141,709.31</u>
Priority Claims	<u>\$0.00</u>
Unsecured Claims	<u>\$18,933.52</u>
Cure Claims	<u>\$0.00</u>

**H. Lien Avoidance under 11 U.S.C. § 522(f)****MOTION TO AVOID LIENS UNDER 11 U.S.C. § 522(f)**

Debtor moves to avoid the following liens that impair exemptions. Objections to Lien Avoidance as proposed in this plan must be filed no later than fourteen (14) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. (Debtor must list the specific exempt property said lien impairs and the basis of the lien, i.e. judicial, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks
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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION

IN RE: **Terry Lemann Glover**

Case No. **16-11161**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN** ☒ **AMENDED**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 5

**IV. General Information**

**Notice:** **Local Rule 3002 provides, in part:**

*"Every Creditor filing a Proof of Claim in all cases shall transmit a copy with attachments, if any, to the Debtor's Attorney (or the Debtor if the Debtor is pro se)."*

**Limiting Notice After Deadline to File a Proof of Claim:**

For pleadings requiring notice on all creditors and filed after the deadline to file a proof of claim, parties in interest need only serve the Limited Notice List and the Limited Notice List shall include the following:

- a. the United States Trustee for the Western District of Texas, Austin Division;
- b. the Chapter 13 Trustee for the Western District of Texas, Austin Division;
- c. the Debtor(s) unsecured creditors or their respective counsel, provided however that they filed a claim or notice of appearance;
- d. all secured creditors in this case or their counsel;
- e. all taxing authorities holding claims against the Debtor(s);
- f. all parties who have, by notice of entry of appearance advised the Court and counsel for the Debtor(s) that they desire to receive notices herein;
- g. government agencies required to receive notice under the Bankruptcy Rules and above-named.

Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. The deadline for the filing of objections to confirmation is fourteen (14) days prior to the confirmation hearing.

Respectfully submitted this date: **12/2/2016**.

**/s/ Terry Lemann Glover**

Terry Lemann Glover  
800 Lavaca Loop  
Elgin, TX 78621  
(Debtor)

**/s/ Michael Baumer**

Michael Baumer  
7600 Burnet Road, Suite 530  
Austin, TX 78757  
Phone: (512) 476-8707 / Fax: (512) 476-8604  
(Attorney for Debtor)

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**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Terry Lemann Glover**CASE NO **16-11161***Debtor(s)*CHAPTER **13****EXHIBIT "B" - VARIABLE PLAN PAYMENTS****PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)**

<u>Month</u>	<u>Payment</u>	<u>Month</u>	<u>Payment</u>	<u>Month</u>	<u>Payment</u>
1	\$1,970.00	21	\$1,970.00	41	\$2,190.00
2	\$1,970.00	22	\$1,970.00	42	\$2,190.00
3	\$1,970.00	23	\$1,970.00	43	\$2,190.00
4	\$1,970.00	24	\$1,970.00	44	\$2,190.00
5	\$1,970.00	25	\$1,970.00	45	\$2,190.00
6	\$1,970.00	26	\$1,970.00	46	\$2,190.00
7	\$1,970.00	27	\$2,190.00	47	\$2,190.00
8	\$1,970.00	28	\$2,190.00	48	\$2,190.00
9	\$1,970.00	29	\$2,190.00	49	\$2,190.00
10	\$1,970.00	30	\$2,190.00	50	\$2,190.00
11	\$1,970.00	31	\$2,190.00	51	\$2,190.00
12	\$1,970.00	32	\$2,190.00	52	\$2,190.00
13	\$1,970.00	33	\$2,190.00	53	\$2,190.00
14	\$1,970.00	34	\$2,190.00	54	\$2,190.00
15	\$1,970.00	35	\$2,190.00	55	\$2,190.00
16	\$1,970.00	36	\$2,190.00	56	\$2,190.00
17	\$1,970.00	37	\$2,190.00	57	\$2,190.00
18	\$1,970.00	38	\$2,190.00	58	\$2,190.00
19	\$1,970.00	39	\$2,190.00	59	\$2,190.00
20	\$1,970.00	40	\$2,190.00	60	\$2,190.00

Conn's Appliances Inc.  
xxxxxxx  
PO Box 2358  
Beaumont, TX 77704



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**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

IN RE: **Terry Lemann Glover***Debtor*CASE NO. **16-11161**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Cottonwood Financial dba Cash Store  
 1901 Gateway Dr., Ste 200  
 Irving, TX 75038

Law Office of Tony Pitts  
 PO Box 5369  
 Round Rock, TX 78683

Office of General Counsel  
 xxxxxx1788  
 Hipolito Garcia Federal Bldg &  
 Courthous  
 615 E. Houston Street, Room 347  
 San Antonio, TX 78205

County Line Association  
 xxxxxxxxACAL  
 c/o Pioneer Real Estate Srvcs  
 611 S Congress Ave, Ste 510  
 Austin, TX 78704

McCreary, Veselka, Bragg & Allen, PC  
 PO Box 1269  
 Round Rock, TX 78680

Office of Litigation  
 xxxxxx1788  
 US Department of HUD  
 451 7th Street, SW, Room 10258  
 Washington, DC 20410

Credit Management  
 xxxxxxxx  
 4200 International Parkway  
 Carrollton, TX 75007-1912

Medical Business Bureau, LLC  
 xxxxxxxxxxxxxx5xxx  
 PO Box 1219  
 Park Ridge, IL 60068-7219

Power Default Services, Inc  
 1000 Abernathy Rd NE  
 Bldg 400, Suite 200  
 Atlanta, GA 30328

Deborah Langehennig  
 6201 Guadalupe  
 Austin, TX 78752

Merchants & Professional Credit  
 xxxxxxxx  
 PO Box 140675  
 Austin, Texas 78714

Santander Consumer USA Inc.  
 xxxxxx3xxx  
 dba Chrysler Capital  
 PO Box 961275  
 Fort Worth, TX 76161-1245

Enhanced Recovery Company  
 xxxxxxxx  
 PO Box 57547  
 Jacksonville, FL 32241

NeuroTexas PLLC  
 3000 IH-35, Ste 600  
 Austin, TX 78705

Second Round LP  
 xxxx3xxx  
 4150 Freidrich Lane, Ste 1  
 Austin, TX 78744

IC System Inc  
 xxxxxxxx  
 PO Box 64378  
 St Paul, MN 55164-0378

Ocwen Loan Servicing, LLC  
 xxxxxx1788  
 Attn: Bankruptcy Dept.  
 PO Box 24605  
 West Palm Beach, FL 33416-4605

St David's Medical Center  
 xxxx7320  
 c/o Resurgent Capital Services  
 PO Box 1927  
 Greenville, SC 29602

IC System Inc  
 xxxxxx6xxx  
 PO Box 64378  
 St Paul, MN 55164-0378

Office of General Counsel  
 xxxxxx1788  
 801 Cherry Street  
 Suite 2500, Unit 45  
 Fort Worth, TX 76102

St David's Medical Center  
 c/o Resurgent Capital Services  
 PO Box 1927  
 Greenville, SC 29602

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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION

IN RE: Terry Lemann Glover

*Debtor*

CASE NO. 16-11161

CHAPTER 13

### Joint Debtor

# CERTIFICATE OF SERVICE

(Continuation Sheet #2)

Terry Lemann Glover  
800 Lavaca Loop  
Elgin, TX 78621

Time Warner Cable Company  
xxxxxxx  
P.O. Box 85100  
Austin, TX 78759

United Consumer Financial Services  
xxxxxxx  
c/o Bass & Associates PC  
3936 E.Ft. Lowell Rd. Suite 200  
Tucson, AZ 85712

United States Attorney General  
xxxxxxx1788  
Department of Justice  
950 Pennsylvania Ave., N.W.  
Washington, DC 20530

United States Attorney/FHA  
xxxxxx1788  
601 NW Loop 410, Ste. 600  
San Antonio, TX 78316-5512

**Fill in this information to identify your case:**

Debtor 1	<b>Terry</b>	<b>Lemann</b>	<b>Glover</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>WESTERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>16-11161</b>		

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 income as of the following date:  
**11/30/2016**  
MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
<b>Occupation</b>	<b>Ground Ops Ramp Agent</b>	
<b>Employer's name</b>	<b>Southwest Airlines</b>	
<b>Employer's address</b>	<b>3600 Presidential Blvd</b> Number Street <b>Austin, TX 78719</b> <b>Attention: Payroll Dept.</b>	
	City State Zip Code	City State Zip Code
<b>How long employed there?</b>	<b>1996</b>	

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>\$4,879.96</b>	
<b>3. Estimate and list monthly overtime pay.</b>	<b>\$0.00</b>	
<b>4. Calculate gross income.</b> Add line 2 + line 3.	<b>\$4,879.96</b>	

Debtor 1 **Terry** **Lemann** **Glover** Case number (if known) **16-11161**  
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$4,879.96</b>	
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$1,014.50</b>	
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	
5c. Voluntary contributions for retirement plans	5c. <b>\$100.00</b>	
5d. Required repayments of retirement fund loans	5d. <b>\$211.10</b>	
5e. Insurance	5e. <b>\$388.80</b>	
5f. Domestic support obligations	5f. <b>\$0.00</b>	
5g. Union dues	5g. <b>\$52.00</b>	
5h. Other deductions. Specify: <b>parking</b>	5h. + <b>\$20.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$1,786.40</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. <b>\$3,093.56</b>	
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$0.00</b>	
8b. Interest and dividends	8b. <b>\$0.00</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$266.00</b>	
8d. Unemployment compensation	8d. <b>\$0.00</b>	
8e. Social Security	8e. <b>\$487.00</b>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <b>\$0.00</b>	
8g. Pension or retirement income	8g. <b>\$0.00</b>	
8h. Other monthly income. Specify: <b>See continuation sheet</b>	8h. + <b>\$700.00</b>	
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$1,453.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$4,546.56</b>	<b>\$4,546.56</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + <b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. <b>\$4,546.56</b>	<b>\$4,546.56</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <b>Sister's contribution will end when she moves out 2/15/17.</b>		<b>Combined monthly income</b>

Debtor 1 Terry Lemann Glover Case number (if known) 16-11161  
First Name Middle Name Last Name

8h. Other Monthly Income (details)	For Debtor 1	For Debtor 2 or non-filing spouse
<u>girlfriend's contribution</u>	<u>\$400.00</u>	<u></u>
<u>sister</u>	<u>\$300.00</u>	<u></u>
Totals:	<u>\$700.00</u>	<u></u>

**Fill in this information to identify your case:**

Debtor 1	<u>Terry</u>	<u>Lemann</u>	<u>Glover</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>16-11161</u>		

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:

11/30/2016

MM / DD / YYYY

Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

**2. Do you have dependents?**

☐ No

☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>daughter</u>	<u>12</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>son</u>	<u>25</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

**4. The rental or home ownership expenses for your residence.**  
Include first mortgage payments and any rent for the ground or lot.

4. \_\_\_\_\_

**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \_\_\_\_\_

4b. \_\_\_\_\_

4c. \$25.00

4d. \$19.58

Debtor 1 **Terry** **Lemann** **Glover** Case number (if known) **16-11161**  
 First Name Middle Name Last Name

**Your expenses**

<b>5. Additional mortgage payments for your residence, such as home equity loans</b>	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<u>\$182.02</u>
6b. Water, sewer, garbage collection	6b.	<u>\$101.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$206.58</u>
6d. Other. Specify: <u>cell phones</u>	6d.	<u>\$216.00</u>
<b>7. Food and housekeeping supplies</b>	7.	<u>\$500.00</u>
<b>8. Childcare and children's education costs</b>	8.	_____
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<u>\$50.00</u>
<b>10. Personal care products and services</b>	10.	<u>\$25.00</u>
<b>11. Medical and dental expenses</b>	11.	<u>\$50.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$200.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	<u>\$52.38</u>
<b>14. Charitable contributions and religious donations</b>	14.	<u>\$150.00</u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$337.00</u>
15d. Other insurance. Specify: _____	15d.	_____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18.	_____
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19.	_____

Debtor 1 **Terry** **Lemann** **Glover** Case number (if known) **16-11161**  
First Name Middle Name Last Name

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: \_\_\_\_\_ 21. **+** \_\_\_\_\_

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a. <div style="border: 1px solid black; padding: 2px; display: inline-block;"><b>\$2,114.56</b></div>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. <div style="border: 1px solid black; padding: 2px; display: inline-block;"><b>\$2,114.56</b></div>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <div style="border: 1px solid black; padding: 2px; display: inline-block;"><b>\$4,546.56</b></div>
23b. Copy your monthly expenses from line 22c above.	23b. <b>-</b> <div style="border: 1px solid black; padding: 2px; display: inline-block;"><b>\$2,114.56</b></div>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. <div style="border: 1px solid black; padding: 2px; display: inline-block;"><b>\$2,432.00</b></div>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

**None.**